

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: CYNTHIA M LAFRAIRE § Case No.: 09-48741  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/24/2009.
- 2) This case was confirmed on 04/01/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/01/2010, 04/01/2010, 05/06/2010, 05/06/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2010, 10/25/2012.
- 5) The case was converted on 11/15/2012.
- 6) Number of months from filing to the last payment: 31
- 7) Number of months case was pending: 35
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 221,999.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 43,718.15
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 43,718.15</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 2,835.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 2,274.61
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 5,109.61

Attorney fees paid and disclosed by debtor	\$ 665.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
DISCOVER FINANCIAL S	UNSECURED	13,296.00	13,546.10	13,546.10	4,821.33	.00
GMAC MORTGAGE	SECURED	158,000.00	175,605.06	.00	.00	.00
GMAC MORTGAGE	UNSECURED	24,036.00	NA	NA	.00	.00
GMAC MORTGAGE	SECURED	.00	10,344.15	10,844.15	10,844.15	.00
BENEFICIAL	UNSECURED	12,090.00	8,540.39	8,540.39	3,039.68	.00
CITIBANK NA	UNSECURED	17,806.00	17,738.84	17,738.84	6,313.59	.00
CBC/AES/NCT	UNSECURED	13,223.00	NA	NA	.00	.00
CBC/AES/NCT	UNSECURED	7,933.00	NA	NA	.00	.00
CITIBANK NA	UNSECURED	17,254.00	NA	NA	.00	.00
GMAC MORTGAGE	UNSECURED	36,232.00	36,777.51	36,777.51	13,089.79	.00
CITIBANK/SEARS	UNSECURED	10,525.00	NA	NA	.00	.00
AMANDA C LAFRAIRE	OTHER	.00	NA	NA	.00	.00
AMANDA C LAFRAIRE	OTHER	.00	NA	NA	.00	.00
AMANDA C LAFRAIRE	OTHER	.00	NA	NA	.00	.00
GMAC MORTGAGE LLC	OTHER	NA	NA	NA	.00	.00
GMAC MORTGAGE	SECURED	NA	.00	.00	.00	.00
GMAC MORTGAGE	SECURED	NA	.00	.00	.00	.00
GMAC MORTGAGE LLC	OTHER	NA	NA	NA	.00	.00
GMAC MORTGAGE	SECURED	NA	.00	500.00	500.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	10,844.15	10,844.15	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	500.00	500.00	.00
<b>TOTAL SECURED:</b>	11,344.15	11,344.15	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	76,602.84	27,264.39	.00

**Disbursements:**

Expenses of Administration	\$ 5,109.61
Disbursements to Creditors	\$ 38,608.54

**TOTAL DISBURSEMENTS:** \$ 43,718.15

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/05/2012

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.